

Information to identify the case:

Debtor 1	<u>William F. Hertzke Jr.</u>	Social Security number or ITIN	xxx-xx-5823
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Karen Hertzke</u>	Social Security number or ITIN	xxx-xx-8432
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 23-10104-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William F. Hertzke Jr.

Karen Hertzke

7/31/25

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William F. Hertzke, Jr.
Karen Hertzke
Debtors

Case No. 23-10104-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 31, 2025

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ William F. Hertzke, Jr., Karen Hertzke, 410 Bayview Ave, Union Beach, NJ 07735-2908
r	#+ Donna Markowitz, Imperial Realty Properties, 43 Main Street, Keyport, NJ 07735-1213
519805836	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 31 2025 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 31 2025 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519805827	+ Email/Text: bncnotifications@phea.org	Jul 31 2025 20:46:00	Aes/nct, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
519805828	+ EDI: BANKAMER	Aug 01 2025 00:22:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519805829	+ Email/Text: ecourts.col_efilings@fskslaw.com	Jul 31 2025 20:46:00	Fein, Such, Kahn & Shepard, PC, 7 Century Dr, Ste 201, Parsippany, NJ 07054-4609
519805830	Email/Text: bankruptcy@glslc.com	Jul 31 2025 20:45:00	Global Lending Services LLC, Attn: Bankruptcy, Po Box 10437, Greenville, SC 29603
519828592	Email/Text: bankruptcy@glslc.com	Jul 31 2025 20:45:00	Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29607
519805831	EDI: IRS.COM	Aug 01 2025 00:22:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
519805832	^ MEBN	Jul 31 2025 20:28:29	KML Law Group, PC, 701 Market St, Ste 5000, Philadelphia, PA 19106-1541
519805834	Email/Text: Bankruptcy@mjrf.com	Jul 31 2025 20:46:00	Mullooly, Jeffrey, Rooney & Flynn LLP, 6851 Jericho Tpke, Ste 220, Syosset, NY 11791
519844312	+ EDI: AISMIDFIRST	Aug 01 2025 00:22:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519805833	+ EDI: AISMIDFIRST	Aug 01 2025 00:22:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma

District/off: 0312-3

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519819803	+ Email/Text: TSIBNCBOX4275@tsico.com	Jul 31 2025 20:46:00	City, OK 73126-0648 National Collegiate Student Loan Trust 2007-1, Transworld Systems Inc., PO Box 17116, Wilmington, DE 19850-7116
519853980	Email/Text: Bankruptcy.Notices@pnc.com	Jul 31 2025 20:45:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
519805835	Email/Text: Bankruptcy.Notices@pnc.com	Jul 31 2025 20:45:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
519806529	^ MEBN	Jul 31 2025 20:29:05	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519852032	+ EDI: AIS.COM	Aug 01 2025 00:22:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Lee Martin Perlman	on behalf of Joint Debtor Karen Hertzke ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Debtor William F. Hertzke Jr. ecf@newjerseybankruptcy.com, mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
R. A. Lebron	on behalf of Creditor PNC Bank National Association bankruptcy@fskslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6